

**IN THE UNITED STATES DISTRICT COURT FOR THE
WESTERN DISTRICT OF OKLAHOMA**

HARLEY NEWTON, and TRESSA
NEWTON,

Plaintiffs,

v.

STATE FARM FIRE AND CASUALTY
COMPANY, and MARY LEE JONES,

Defendants.

Case No.: CIV-_____

DECLARATION OF MARY LEE JONES

I, Mary Lee Jones, hereby declare and state:

1. My name is Mary Lee Jones. I am a State Farm insurance agent and live and work in Watonga, Oklahoma.

2. I have personal knowledge of the facts set forth herein and know each of them to be true and correct.

3. I am the State Farm agent who sold Harley and Tressa Newton State Farm Policy No. 36-EL-8429-8, which insured their manufactured home located at 1st and Walnut in Longdale, Oklahoma.

4. Generally, State Farm's manufactured home policy provides that losses will be settled at actual cash value at the time of loss. However, because the Newton's house was less than ten years old at the time they purchased their policy, they qualified for and purchased the FE-7528.3 Inflation and Dwelling Replacement Cost Endorsement, which states that until actual repair or replacement is completed, State Farm will pay only the

EXHIBIT

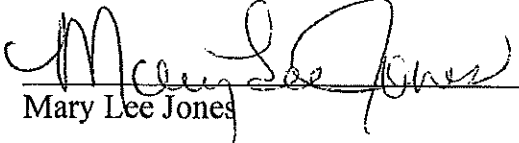
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actual cash value of the damaged part of the property, up to the applicable limit of liability. When the repair or replacement is actually completed, State Farm will pay the covered additional amount the insured actually and necessarily spends to repair or replace the damaged part of the property.

5. As part of the application process for a manufactured home, State Farm's underwriting department requires agents to take a picture of the front and back of the house to be insured and send the pictures to underwriting for underwriting to consider in deciding whether to bind coverage. State Farm does not require an agent to inspect roof surfaces. We are specifically told not to get on the roof of a house.

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Signed this 21st day of August, 2023.


Mary Lee Jones